Federal investigation finds fault with Higher One

On June 19, 2008, OCCC went live with a program that would change the way students received financial aid money and other college refunds.

Business and Finance Vice President John Boyd said from that date, all students were signed up for a Higher One bank account which, he said, filled a need to serve students easier and more quickly when disbursing financial aid money.

In the past, money was disbursed via the U.S. Mail which led to some late disbursements and incorrect addresses, he said. With the new system, money is added directly to the student's Higher One account, accessible with a debit card that works at any ATM, including the two Higher One ATMs on campus.

But earlier this year, the Federal Deposit Insurance Corporation (FDIC) announced settlements with Higher One, Inc. for alleged unfair and deceptive practices in violation of the Federal Trade Commission Act, according to a press release released Aug. 8.

Under the settlement, Higher One has agreed to provide restitution of approximately $11 million to about 60,000 students.

According to the press release, the FDIC found that Higher One and The Bancorp Bank were charging student account holders excessive fees. One example is multiple insufficient fund (NSF) fees from a single merchant transaction, allowing these accounts to remain in overdrawn status over long periods of time, thus allowing NSF fees to continue accruing; and collecting the fees from subsequent deposits to the students’ accounts, typically funds

See HIGHER ONE page 9

Students should do homework on insurance

OCCC Student Miles Chaney is a ballroom dance instructor who is sitting out dances lately but not because of the job market.

“I can’t afford the insurance I would need that … would help cover an inhaler that is $200 a month,” said Chaney, who suffers from asthma.

A 2002 study done by The Chickering Group showed that
Naps contribute to productivity

Naps at work seem like something everyone would enjoy, and Japanese scientists have found that having a short nap during the day boosts brain power by about 10 percent.

This may seem like being lazy, which may be partially true, but naps help people.

Naps help parents keep up with cranky, developing babies and help babies build up their brainpower while they learn every bad word you ever say by accident and discover what that shiny object is.

Naps help students, workers and children in the same way; refreshing the mind for the day ahead. However, experts say a 30-minute nap is the maximum before the napper faces complications.

Researchers say any longer than 30 minutes and the napper falls into a deeper sleep which will leave them feeling groggy instead of refreshed.

According to an article on www.biznik.com, the brain begins to decline between noon and 6 p.m., but claims a nap negates that decline.

Sleep study co-author Matthew Walker said it’s important to sleep both before and after learning in order to prepare the brain for laying down information. Walker said the best naps are when nappers reach REM sleep, or rapid eye movement.

Napping on the job is usually frowned upon in most of America. It’s wasteful of company time and it lowers productivity.

On the other hand, look at Japan, where the studies are taking place. They claim naps work.

The Japanese take naps to help out with 10-hour work days.

Some people say they have even stopped drinking the five or more cups of coffee per day they used to, due to these power naps.

This begs the question: What is worth more? A pot of coffee per person per day, or a half-hour break to lie down and relax, which gets the job done just as well.

Napping is better for you than coffee as well and napping doesn’t cause raised blood pressure.

Point being, a nap during work may seem like it’s not doing anybody any good, but for 30 short minutes, you can increase your worker’s productivity without putting them at risk for stress-related sickness and high blood pressure from caffeine.

This exercise program focuses on improving functional ability, such as balance and physical function, to reduce fall-related risks and frequency. Current classes are posted on the OSDH website at: http://falls.health.ok.gov.

Falls can result in a fear of falling again, which causes many people to limit their activity and reduce their sense of independence. Preventing falls is important for preserving quality of life. Some fall prevention tips include the following:

• Exercise regularly. Exercises that improve strength, balance, and coordination are the most helpful in lowering the risk of fall-related injuries.
• Ask a doctor or pharmacist to review both prescription and over-the-counter medications to monitor side effects and interactions. The way medications work in the body can change with age. Some medications or combinations of medications can contribute to drowsiness or dizziness, which may increase the risk of falling.
• Have vision screenings at least once a year. The wrong prescription eyeglasses or health conditions, such as glaucoma or cataracts, limit vision and may increase the risk of falling.

To receive more information on how to prevent falls, contact the OSDH Injury Prevention Service at 405-271-3430 or visit http://falls.health.ok.gov.

—OKLAHOMA CITY COUNTY HEALTH DEPARTMENT

LETTER TO THE EDITOR | Every 15 seconds, an older adult is treated in the ER because of a fall

To the Editor:

Nationally and in Oklahoma, falls are the leading cause of both fatal and nonfatal injuries for those 65 and over. The chances of falling and being seriously injured in a fall increase with age. Every 15 seconds, an older adult is seen in an emergency department for a fall-related injury in the United States, according to the Oklahoma State Department of Health.

Studies show a combination of interventions can significantly reduce falls in the older adult population. Experts recommend a physical activity regimen with balance, strength training, and flexibility components; consulting with a health professional about getting medications reviewed periodically; getting eyes checked annually; and making sure the home environment is safe and supportive.

In Oklahoma, several individuals have been trained as Tai Chi instructors and teach “Tai Chi: Moving for Better Balance” classes around the state to older adults. The program has been proven to reduce the risk of falls.

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—OKLAHOMA CITY COUNTY HEALTH DEPARTMENT
COMMENTS AND REVIEWS

WEBSITE REVIEW | Site offers free help from a personalized food diary to peer support

MyFitnessPal great for weight loss

Staying fit can be a daunting task. You have calories to count and calories to burn, foods to eat and foods to avoid, and scales to step on, then subsequently hurl out the nearest window.

One tried-and-true method to keeping one's fitness and waistline in check is keeping a food diary. The concept is simple but effective. By writing down everything you eat, you become more conscious of what junk goes into your body. Food diaries are even used by doctors as medical tools to pinpoint larger health problems, like allergies or anemia.

Even such a simple task, however, can quickly become arduous. It can be difficult to keep a journal in hand at all times, and little snacks here and there easily slip between the cracks.

That's where a handy-dandy website called MyFitnessPal comes in. Located at www.myfitnesspal.com, the site offers not just an electronic food diary, but also a calorie counter, exercise tracker, and community forum for fitness-minded individuals to connect by sharing their struggles and successes with one another.

Signing up is hassle-free: go to the website, punch in your email, create a username and password, enter your current state of fitness and your ultimate goal, and you're done. There is no cost involved, which is surprising for the amount of content offered — not that you'll hear any complaints.

After you've signed up, you can instantly begin your food diary by clicking the "foods" tab at the top of the page. Your diary is divided into four sections for breakfast, lunch, dinner, and snacks. Beneath each section, simply click "Add food" and input any item of your choosing.

From peanut butter and jelly sandwiches to McDonald's fare, the database is chock-full of everyday foods. Once you select your food and the amount consumed, the calories, carbohydrates, fat and protein grams are automatically populated for you.

Based on your current fitness state and goals, the diary will recommend how much more of each you should — or shouldn't — consume for the day. And unlike other online tools that are crafted for weight loss only, MyFitnessPal will tell you if you're eating too much or too little to be healthy, regardless of how much weight you might lose or gain.

All the fancy bells and whistles aside, what really makes MyFitnessPal stand out is its accessibility. As long as you're near a computer, you can sign in to add foods and track your day's progress. MyFitnessPal also offers a free mobile app for all the major smartphone producers (rejoice, fellow Blackberry fans!), so keeping your diary is as easy as keeping your cell phone in your pocket.

Whether you're trying to lose a lot of weight, tone up a little, or you just want to keep your body fit and healthy, MyFitnessPal is an incredible tool that shouldn't be overlooked.

Rating: A+

—Whitney Knight
CONTRIBUTING WRITER

BUSINESS REVIEW | Native Oklahoma vineyards offer variety for any palate

Local Oklahoma vineyards offer variety for any palate

Who would’ve ever thought Oklahoma would have wineries? With its red clay and alcohol limitations, it sure did come as a shock to me.

Being from Virginia, I grew up stopping at wineries during our family drives through the countryside, and running between the vines with my sister and close family friends as our parents took quick taste tests and purchased a few bottles.

Now don’t take that the wrong way. They didn’t get boozed up and continue driving us around. It was usually on day trips to the apple orchard or to cut down our Christmas trees.

Unfortunately when I left Virginia I was only 19, therefore not able to join in on the free wine tastings yet. Three years later and a trip made by my mother and sister to visit me here seemed like the perfect reason to hunt down some wineries.

Living in Norman, we didn’t want to travel too far and fortunately we did not have to.

A little more than 10 miles from my house down State Highway 9 east is the Native Spirits Winery, a business that has been around for about three years and owned by a middle-aged couple Rick and Staci Vollmer.

But getting back to the point, they let you choose from the 13 wines they carry to start tasting. I found out from another winery owner, who I’ll be getting to, that starting off with sweet wines is better on your taste buds. If you start with dries then go to sweets, your taste buds get confused and you could end up not liking the sweets at first taste.

We tasted a range of sweets, drys, whites, reds and blushes. My favorite was the Gentle Deer Pinot Noir. I found out that pinot grapes are the hardest to grow in Oklahoma’s soil and climate. Like most dry reds, it pairs well with salmon, mildly prepared meats and pastas.

My mom and my boyfriend Mitch fell in love with the Fancy Dancer Red Wine, a super sweet one that almost tastes like you’re drinking fruit gushers. The Vollmers suggest it pairs well with turkey, glazed ham or a roast lamb.

Thanks to my mom’s pocketbook, we left with half a case of wines to enjoy during the rest of their visit.

Just recently Mitch and I decided to try out another local winery, Redbud Ridge which is down Hwy. 9 East as well. Tom Knotts opened this vineyard in 2008 after helping with and learning from his father’s winery, Dos Okies which closed in 2005.

Knotts had a gorgeous piece of property with a little tasting room surrounded by trees with the most homely accents.

He is a humorous, down-to-earth kind of guy who asked us what our favorite wines were and explained to us why those might be more appealing to us than others. Although he only has five wines to choose from, I would say his property, atmosphere, personality and wines were better than Native Spirits.

You can tell his pride and joy is his Wine for Stoops, a light red and lightly sweetened wine. He is hoping it becomes more popular and turns into the University of Oklahoma’s tailgating beverage of choice.

However, my favorite was the Sangiovese, made with the chianti grape which is blended with cabernet sauvignon. Knotts assured me this is a perfect multi purpose wine, but he specifically suggested pairing it with salmon and pastas. Speaking from experience, he was completely right.

If you are a wine connoisseur or even a beginner, free wine tastings are the way to go. You are given the chance to taste a wide range of wines and meet some awesomely interesting people. Canadian River Winery and Vineyards is up next.

Rating: A+

—Sarah Hussain
EDITOR
Bill Moyers made his return to television back in January 2012 with a show called Moyers & Company. Every week he interviews many of America’s best, brightest, and best known free-thinkers to talk about the economic, environmental, political and social problems faced by our Republic.

Filmed in a studio at the City University of New York in Manhattan, Moyers & Company is seen by a large national audience through 350 public television stations. This happens to be one of my favorite shows on television because it always has guests that are ready to address hard issues in a conversational style that makes sense.

Moyers and his guests tackle subjects like corruption, equality, poverty, pollution, income inequality and money’s influence on our political system. They also talk about the arts, history, culture and other aspects of our humanity.

Guests have included activist and former Rage Against the Machine guitarist Tom Morello, historian and author of “The People’s History of the United States” Howard Zinn, folk singer Pete Seeger, Pulitzer Prize-winning journalist Chris Hedges, Jon Stewart from Comedy Central’s The Daily Show, the longest-serving Independent U.S. Sen. Bernie Sanders from Vermont and many others. In fact, Moyers has had a total of 98 guests since his show hit the airwaves.

I feel inspired to help improve our society every time I watch an episode of Moyers & Company but more importantly, I feel it’s possible to make a difference. It becomes obvious that I’m not alone in my desire to change things for the better. This discovery is very empowering.

New episodes of Moyers & Company are aired on OETA every Saturday night at 5 p.m. with a re-showing at 6 p.m. on Sunday. Tune in, or visit the website at www.billmoyers.com to gain insight into the troubles we are dealing with here and now. The path to a better tomorrow begins with knowledge of today’s shortcomings.

Rating: A+

—Chris James
Contributing Writer

2012 Music Video Awards disappointing

The Video Music Awards is something I look forward to watching every year. It’s an opportunity to see rising stars gain credibility, get a few laughs from the comedian host, and poke fun at the outrageous looks and outfits from the stars. However, the quality of the VMAs has seemingly become less impressive over the years. While there were some perks to this year’s VMAs, it was no exception.

Let me start off by clarifying that I accept the fact that the music industry is changing and everyone has different tastes. I’m not one to bash anything just because its something different from what I like, but let’s just be honest here: the VMAs now lose in comparison to the VMAs years ago, and music overall is on a downward spiral.

We used to see best new artist awards given to artists such as Nirvana, Stone Temple Pilots, Fiona Apple, Alanis Morissette, Counting Crows, and several other artists and bands that not only brought something unique and recognizable to new music, but also would influence and reach many people for years to come.

But, this was not the case for the 2012 VMAs. Instead, the best new artist award was given to the boy band One Direction.

While they are oozing with popularity and fame right now, I can almost guarantee this will be short-lived, just as most of the teen heartthrob pop boy bands before them. It’s not likely they will be remembered for their influence or talent, or for their contribution to music. The next new boy band will come along and they’ll end up like the rest of the boy bands before them. We saw it happen with N-Sync, the Backstreet Boys, the Jonas Brothers, etc.

The overall diversity of this year’s VMAs was extremely disappointing. The performances, with the exception of Frank Ocean and Green Day, were mostly the same dull concept: an average, repetitive hip-hop or pop song lip-synced by the performer while the back up dancers dance their routines. Rihanna, P!nk, and Taylor Swift at least they had the decency to add dance moves to their performances. One Direction failed to do so, succeeding only in turning out a sloppy, uncoordinated, aimless performance. There was nothing that jumped out as new or unique, and definitely nothing controversial.

Let’s jump back to 1997. Video winners consisted of Beck, No Doubt, Aerosmith, Sublime, and Fiona Apple’s best new artist award infamous speech which was raw, un-censored, appreciative and, despite its controversy, what her fans wanted to hear.

Sad to say, this was not the case for this year’s best female video award winner Nicki Minaj.

It was obvious her reaction was played up and non genuine, but that’s not the worst part. Instead of a modest acceptance of the award, Minaj was overly boastful, with the fact the entire speech was maybe 10 seconds and she never once thanked her fans. If I were a Nicki Minaj fan, which I’m not, I would be a little upset.

Needless to say, the VMAs this year were disappointing and mediocre. New music is losing its diversity, originality, and unique aspect, with the exception of several new artists who were overshadowed by more popular artists. Thus, the VMAs are losing their good characteristics as well.

But we all know how the saying goes. “All good things must come to an end.”

Rating: D

—Paris Burris
Online Editor
In addition to a chance to continue their education, there will be door prizes and a variety of small free items available to students at the OCCC Transfer Fair, said Transfer and Academic Advising Coordinator Linda Little.

She said she is expecting representatives from 25 colleges and universities at the event that runs from 10 a.m. to 2 p.m. Sept. 26 in the College Union.

They will answer questions about everything from student housing to major courses, Little said.

She also said students attending the fair don’t have to bring anything but themselves and their questions.

“It’s always good to get an assessment or evaluation of your transcript, but they won’t have time to do that at the Transfer Fair, because they’ll be talking to too many students.

“It’s more an opportunity for [students] to ask questions and get information from the school,” she said.

“Then if [the student] wants to follow that up by making an appointment to visit the school, that would be a time to take a tour and bring their transcripts to be looked over,” Little said the main advantage of the Transfer Fair is convenience.

“Rather than trying to go to each of these colleges and universities individually, there’s 25 in one go.

“And sometimes you talk to a school you didn’t know about or didn’t consider, and realize ‘hey, this might be a good fit for me.’

And while students don’t have to bring anything, a list of questions might help to keep track of things, Little said.

“Ask about degree programs, specifically any degrees you’re interested in. If they have a program you’re interested in, ask about its reputation.

“Ask about the strengths and weaknesses of their school, ask about cost, tuition and scholarship opportunities. How does being a resident affect a student? Are students required to live on campus?”

Little said that if students want to have a list of questions they need to, the Transfer Center keeps a list of general questions for students on their website.

“There will be opportunities for students to sign up for tours of UCO and OU, Little said. There will also be interest forms for tours to USAO, OCU and OSU.

“We want to see how many students would be interested in visiting those schools. If we get enough interest, we’ll be more than happy to take a tour group,” Little said.

“And when I say enough, that’s not a big number. Students think I mean 50 when they hear me say enough. I’m talking about at least five. Enough to fill a van, and we’ll go.”

For more information about tour dates or the transfer fair, visit the Transfer Center in the Admissions Office, located in the Main Building.

For the list of questions, go to www.occc.edu/transfercenter/choose.

**The Latest in Technology Development Explored**

**Convergence brings technology to Union**

**PARIS BURRIS**

Online Editor
onlineeditor@occc.edu

Guest speaker Scott McLeod, educational leadership professor from the University of Kentucky, spoke on campus on Monday, Sept. 10, to faculty staff and students about developments in the digital world.

McLeod said technology has seemingly led to crowdsourcing amateurs winning over professionals in many cases.

“We all now have a voice,” McLeod said.

“We are living through the greatest expansion of human expression of all history right now.”

—SCOTT MCLEOD

EDUCATIONAL LEADERSHIP PROFESSOR

UNIVERSITY OF KENTUCKY

“We are living through the greatest expansion of human expression of all history right now.”

—SCOTT MCLEOD

EDUCATIONAL LEADERSHIP PROFESSOR

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“We all now have a voice. We are living through the greatest expansion of human expression of all history right now.”

—SCOTT MCLEOD

EDUCATIONAL LEADERSHIP PROFESSOR

UNIVERSITY OF KENTUCKY

“Contributions of the crowd, even when very small, aggregated together, have a great value for all of us. It sounds crazy, but it’s exploding.”

These are only a few of the websites that McLeod provided.

A PowerPoint containing information about the other websites from McLeod’s presentation can be found at dangerouslyirrelevant.org/workshops.

**OCCO**

**GOT NEWS?**

If you know of a newsworthy student or an event that you’d like to see covered, email Editor Sarah Hussain at editor@occc.edu
Students looking to immerse themselves in classic American literature may want to check out this year’s Big Read. With around 30 titles to choose from, “The Great Gatsby” by F. Scott Fitzgerald is the selection for the 2012 year, Reference Librarian Rachel Butler said.

She said OCCC has participated in the program now for about four years. “The overall goal is to get town and student communities reading the same book and discussing it,” Butler said. “It’s one way to share something and think about it.”

OCCC’s Big Read event will take place at 2 p.m. Thursday, Oct. 11 in the Student Union as part of Humanities Week. No registration is required.

Butler said guest speaker and former OCCC English Professor Richard Rouillard will be speaking to students as if he were a character associated with the novel. “He won’t be acting as an actual character from the book but rather a friend looking back and telling about the bigger picture of what was going on in American society then,” Butler said. “This book is set in the 1920s but a lot of stuff going on then is somewhat similar to what’s going on in the news right now.”

Established in 2004, the program was created by the National Endowment for the Arts (NEA) as a way to boost the critical decline in literacy reading. According to NEA’s website, more than 1,000 Big Read programs have been funded via grants and local funding.

Since the NEA’s list includes both a mixture of classic and modern literature, Butler said, each Big Read is a new experience. She said the library tries to offer something totally different each year.

To help discuss last year’s Big Read selection, “A Lesson Before Dying” by Ernest J. Gaines, an Oklahoman man wrongly convicted and locked in prison for 20 years, was brought in to speak.

Butler said overall the program is a good way to branch out and read things you might not have read on your own. “Sometimes you find something cool that you otherwise wouldn’t have known,” she said. “In listening and talking about [the literature], you find they have themes that mean something to you, even as a modern person now.”

Business major Chelsea Rodriguez says she feels the Big Read would be a good way to interact with others about literature. “Sometimes you read something yourself and it has its own personal meaning to you,” Rodriguez said. “By discussing literature in a setting like this, you get to see and discuss people’s different point of views.”

To learn more about the national Big Read program, visit www.neabigread.org, or visit www.occc.edu/library/bigread for current information on OCCC’s Big Read and past events.

You may also reach Butler at the Keith Leftwich Memorial Library at 405-682-1611, ext. 7564.

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History of The Big Read program

The National Endowment for the Arts, in partnership with Arts Midwest, created The Big Read to revitalize the role of literature in American culture and bring the transformative power of literature into the lives of its citizens. The Big Read addresses a 2004 survey by the National Endowment for the Arts, which found that not only is literary reading in America declining rapidly among all groups, but that the rate of decline has accelerated, especially among the young. In 2006, the first 10 grantee organizations dotted the United States. Since then, The Big Read has awarded over 1,000 grants to reach communities in all 50 states along with the District of Columbia, Puerto Rico and the U.S. Virgin Islands.

—www.neabigread.org
A FAR CRY ORCHESTRA COMING TO BRUCE OWEN THEATER

A Far Cry Orchestra will be performing on campus Sept 25. The performance will be part of the Cultural Arts Series, sponsored by OCCC.

MARY KIRK
News Writing Student

An instrumental ensemble from Boston will be performing at 7 p.m. Tuesday, Sept. 25, in the Bruce Owen Theater on the OCCC campus.

Founded in 2007, A Far Cry Chamber Orchestra is a self-conducted orchestra, which means it is not led by a conductor but rather by all the musicians as a collective group.

“Each Far Cry performance is unique in its own way,” Cultural Programs Assistant Scott Tigert said.

Violins, violas, cellos and bass will be among the instruments on stage when A Far Cry performs. This chamber orchestra will play everything from classical to contemporary composers.

Their repertoire includes music from such famous composers as Antonio Vivaldi, Astor Piazzolla, Bela Bartok, William Walton, and Eino Juhani Rautavaara.

“This orchestra is smaller than a symphony, but larger than a string quartet. If this is what you enjoy, A Far Cry is for you,” Tigert said.

He said A Far Cry has received great reviews from all around the world.

“The 17 members of this orchestra work their hardest to present a great show,” Tigert said.

The amount of preparation for each show depends on how recently the orchestra has played together and how much work they need on the material selected for the upcoming performances.

“Practice time has been known to vary greatly for each performance,” Tigert said.

Tigert said A Far Cry Chamber Orchestra is the first in a series of seven performances scheduled in this year’s Cultural Arts Series. An eighth performance may be added.

The remaining programs are:

- Time for Three – Oct. 23
- The Four Freshmen – Nov. 13
- Holiday on Broadway – Dec. 13
- An Evening with Frank Vignola – Jan. 24
- Oklahoma City Ballet – Feb.

A FAMILY OF MUSICIANS COMING TO BRUCE OWEN THEATER

A FAMILY OF MUSICIANS COMING TO BRUCE OWEN THEATER

U.S. DISTRICT JUDGE DISMISSES CLAIM

Student loses lawsuit against professor

MARGARET FRIOT
Media Relations Coordinator

On Aug. 23, a U.S. district judge dismissed the case of Kaylee Horsch, an OCCC student who sued the school after being expelled from the college’s Physical Therapist Assistant Program.

Media Relations Coordinator Cordell Jordan said the lawsuit was a new situation for the college.

“It was certainly a unique case. I’ve never seen something like that in the six years I’ve been here. It’s a unique situation.”

Horsch accused the college and more specifically Jennifer Ball, a professor in the physical therapy program, of having “displayed a non-academic animus” toward Horsch according to the original petition filed April 5.

Horsch declined to comment on the issue.

In the petition, Horsch claims to have suffered “irreparable harm to her personal, academic and professional life,” from the college and Ball.

The original petition claimed Horsch performed all the necessary skills to receive a passing grade in the PTA Program, but Ball arbitrarily refused to give Horsch a passing grade on her final skills check.

Upon completion of the PTA program, students are awarded an associate degree in Applied Science and are eligible for the National Board Exam for Licensed Physical Therapist Assistant.

After failing the final skills check, Horsch was expelled from the PTA Program. Due to her expulsion, she is not allowed to transfer her PTA credits to another college and cannot take the National Board Exam for her license, according to the petition.

According to the document, Ball “failed and refused to provide Plaintiff with the notice of the alleged deficiencies with Horsch’s final skills check” which made a grade appeal through the college unlikely.

Horsch also accused the school of not allowing her to complete her final skills check with the “reasonable accommodations” she deserved.

According to the original petition, Horsch states that she suffers from Attention Deficit Disorder, and alleges she was treated differently from other students.

“For whatever reason the judge dismissed the case with prejudice, meaning we cannot be found at fault for what she was alleging,” Jordan said, speaking on behalf of OCCC.


When a case is dismissed with prejudice it means the plaintiff, Horsch, cannot file another case based on the same claim and is the final judgment, according to an explanation on Definitions.USLegal.com.

In addition, each party has to pay their own costs of the trial and lawyer fees, according to the dismissal document.
**SPORTS**

**UPCOMING INTRAMURALS EVENTS**

**Oct. 6:** Lifesaver 5K and 1-Mile Fun Run begins on the main campus at 8 a.m. For more information, call Deborah Myers at 405-682-1611, ext. 7138.

**Oct. 13:** OK Senior Games Swim Meet begins. The pool will be open to the public during the meet. For more information, call the Wellness Center at 405-682-1611, ext. 7310.

**Oct. 26 through Oct. 28:** Chesapeake Halloween Invitational Swim Meet. The pool will be closed to the public. For more information, call the Wellness Center at 405-682-1611, ext. 7310.

**Nov. 3 through Nov. 5:** Oklahoma Baptist University Swim Meet. The pool will be closed to the public. For more information, call the Wellness Center at 405-682-1611, ext. 7310.

**Nov. 10 through Nov. 12:** Westmoore Jaguar High School Invitational Swim Meet. The pool will be closed to the public. For more information, call the Wellness Center at 405-682-1611, ext. 7310.

All event news is due Monday by 5 p.m. for inclusion in the next issue. Email your news to sportswriter@occc.edu.

**Footloose**

Theater major Stuart Braud leaps through the air in OCCC’s Theatrical Dance fitness class instructed by Elizabeth Hobi, on Sept. 12. Theatrical Dance classes are held from 3:45 to 5 p.m., every Wednesday and Friday.

**Intramural events planned for fall**

**BRANDON WILLIS**
Sports Writer
sportswriter@occc.edu

The OCCC Fall Semester is full of sporting activities provided by the OCCC Recreational and Fitness department. The events taking place in the fall semester include Flag Football, Six-on-six Intramural Volleyball and Club Soccer.

First off will be Club Soccer, which started on Sept. 8. You can still register for the team until Oct. 26, Club Soccer Head Coach KB Yeboah said.

Yeboah said there is a $35 fee to participate in Club Soccer. The fee will cover the fall and spring semester, he said.

Yeboah said he would welcome more players. He said to play on the team, however, you must be a student at OCCC.

For more information on the Club Soccer, contact Head Coach KB Yeboah at 405-255-7735, or at dakhm921@yahoo.com.

Flag Football begins Sept. 28 and the games will take place on the OCCC football field, located on the southeast side of campus.

According to imleagues.com, it will be eight-on-eight and played on a 80x40 football field. imleagues.com states, each game has two 18-minute quarters and each team will play six games plus the playoffs.

Signing up for teams will continue through Oct. 12, according to imleagues.com.

Six-on-six Intramural Volleyball registration began Aug. 20 and will continue through Oct. 26.

The season will kick off on Oct. 3, according to imleagues.com.

The competition will be six-on-six and the winner of two out of three will win the match. Each team will play eight games not including the playoffs.

For more information about intramural events, contact OCCC Recreation and Fitness at 405-682-1611, ext. 7860, or visit www.occc.edu/rf/ for access to the latest information as well as schedules.

**Have sports news you want to share?**

Email Brandon at:
sportswriter@occc.edu, or call 405-682-1611, ext. 7676
Higher One: FDIC mum on OCCC student accounts

Continued from page 1

for tuition and other college expenses.
Bursar Cynthia Gary said none of that money will reach OCCC students.
"The fees that they're talking about have nothing to do with us," Gary said.
"I don't think our students encounter that," Gary said.
Gary said students can find Higher One information online at www.occc.edu/higherone as well as a link to the Higher One website.
The Pioneer was unable to verify if any OCCC students would be receiving a refund but did get comments from some students about the card.
Pre-education major Cheyanne Hall said she uses her card all the time and sometimes notices fees she doesn't understand.

"Sometimes when I have no money in my account, I notice 50 cents here and there being taken out of my account and it really confuses me."
Other students have encountered no problems.
Both liberal studies major Amber Niebur and business and accounting major Ramon Morales said when setting up an account, the website is very straightforward in how to use the card, what fees students may incur and how to avoid those fees.
Boyd said there has not been made aware of any problems.
"No student has come out and said, 'I've been the victim of this and I'm getting a refund,'" Boyd said, "and I don't know if we would know."
When asked if any OCCC students would be receiving refunds via the settlement, FDIC spokesman David Barr said he couldn't say.
Boyd said come July 1, there will be a new vendor contract up for bid and Higher One might or might not be that vendor. He said he is positive Higher One will submit a proposal.
"Our request for proposal will contain all of the requirements for services that we want," Boyd said.
"Then the vendor that responds with how they are going to provide that service — what it's going to cost the college, how many cards we're going to get with their service and what kind of fees."
"We have a set of criteria and then we will sit down — myself, the bursar and I — and we will look at the criteria. … Based on that criteria we will select the best vendor that we believe will provide the best service for the lowest cost to both the college and the students," Boyd said.
The current contract with Higher One, signed by Human Resources Vice President Gary Lombard, is in effect until June 30, 2013.
Bursar Cynthia Gary is preparing the request for proposal (RFP) for a debit card service.
John Boyd there is no connection between OCCC going out for an RFP and what's going on with Higher One and the market.
"It's all coincidence because we would be going out for an RFP whether this had occurred or not because our contract is about to end."
Read the Pioneer Online at www.occc.edu/pioneer for updates.

Insurance: Finding affordable insurance can be daunting

Continued from page 1

approximately 30 percent — more than four million — of all college students don't have any form of health insurance.
And many of those who have insurance do so because they are still covered under their parents' policies, according to an article in the Federal Register, a government journal.
"[The Government Accountability Office] found that 7 percent of college students, aged 18 through 23, were covered by non-employer-sponsored private health insurance programs, including student health insurance programs."
"However, almost one-half of all college students are not in this age group."
More students could be covered but must do the homework first, said Kristi Wilson, a software support engineer with American Farmers & Ranchers insurance.
Wilson said it is important for students to educate themselves about insurance coverage and explore their options early. A good place to start, she said, is at home.
"Talk to your parents," Wilson said.
"Check on the insurance they have and contact their agent."
She said insurance agents — who sometimes work for multiple insurance companies at the same time — can help individuals find plans specifically tailored for their specific needs. And nowadays, Wilson said, finding an agent is a quick Google search away.
"A lot of insurance companies now use online tools to get you in contact with an agent," she said.
Learning Support Specialist Mary Turner said information about insurance also is available to students through Student Support Services, especially through the office's website.
Turner said that while OCCC does not endorse any specific company or product when it comes to insurance, students can come by Student Support Services' office with any questions they might have about choosing the right insurance.
"But it's really a matter of what works best for the student," Turner said.
Turner said when shopping for insurance, it's important to weigh the benefits of having low payments against the benefits of low deductibles.
"Some insurance companies look great up front, because the prices are so low," she said. "But those low prices can mean high deductibles.
"A really high deductible can take so much out of your pocket that it's not worth having the insurance in the first place."
"Having insurance doesn't do any good if you can't go to the doctor anyway because you can't pay the deductible."

That is the problem Pre-education major Jeanna Dodd is running into while looking for insurance.
Dodd said she doesn't have insurance due to the cost of premiums, but said her family needs it.
"I looked into medical insurance for my family because I'm a student and my husband is a contractor, so his employer doesn't offer insurance.
"If we were to pay out of pocket it would be approximately $550 per month through Blue Cross and Blue Shield of Oklahoma. And that's just not a price point we can afford right now," she said.
Dodd said one of the reasons she needs insurance is for her young daughter.
"Like every child, she's got vaccinations, she's got needs to be met, she gets sick. Last week she came down with strep throat and we had to pay out of pocket for the office visit."
Dodd said she also needs insurance to cover her own medical needs.
"I have a thyroid disorder and I need to be on medication. But I'm not, because I can't afford it."

Turner said for students who can't afford insurance, there's information on the Student Support Services site about free and low-cost clinics under the community resources tab.
To take of advantage of free services, and some of the low cost services, students may need to meet certain requirements, such as income, she said.
Dodd said she wasn't aware of the potential help available through Student Support Services. She said she would be making use of them.
Wilson said it is important for everyone to be insured, especially students and recent graduates who might not have significant income.
"The question you have to ask yourself is, 'What can I afford to pay for out of pocket?'" she said.
"You're paying an insurance company to provide you a service if you need it. If you're involved in a car accident and it's very basic, that can still be up to a $11,000 claim.
"Most people can't pay that out of pocket," Wilson said.
"That's the whole purpose of having insurance," she said. "You're giving that risk to someone else and in turn, you pay the premium. I always consider it peace of mind."
That peace of mind may be a long way off for Chaney who said that while the insurance information offered by Student Support Services might be helpful to others, he's not sure it would affect his own situation.
"The problem is, until I find an insurance that I can afford that is functional and will drop the cost of my inhaler down to $50 a month, I'm stuck."

For more information on the different types of insurance available to students, visit the Student Support Services office, located on the first floor in the Main Building, or visit their website at www.occc.edu/support.

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Job fair expected to draw crowd

JEREMY CLOUD
Community Writer
communitywriter@occc.edu

Getting prepared ahead of time is the best way to succeed at a job fair, said Student Employment and Career Services Director Debra Vaughn. The Student Employment's bi-annual job fair will be held from 10 a.m. to 2 p.m. for general employers, and noon to 6 p.m. for health professions on Oct. 3 in the College Union.

Vaughn said the job fair usually draws a wide mix of employers and job hunters, so preparing beforehand is critical to get the most out of the fair.

“Getting ready the day of the fair is potentially a lost opportunity,” Vaughn said.

“Wearing proper job fair attire. Every minute you’re in our offices getting ready the day of the fair is potentially a lost opportunity,” she added.

She said her offices start to get busy as much as three weeks to a month ahead of time as students come in seeking help with everything from resumes to proper job fair attire.

“We offer a lot of help to students,” Vaughn said. “Students can print up to 10 copies of their resume a day, or 20 copies in a week, and 30 copies in a month. We have a handbook with tips and guidelines for successful job hunting.”

Another useful tool Student Employment can offer a student, she said, is a portfolio book that can be used to hold cover letters, applications, business cards and writing utensils. Vaughn said her office gives the portfolios away to students who upload their resumes to the department’s job board.

“We want our students to be as successful as possible, and try to offer as much help as we can to get them there,” Vaughn said.

And according to the feedback she’s been getting, Vaughn said, employers who attend the job fair appreciate prospective employees who take the time to get ready.

“Employers love it when you research their companies so you know what they do, what they’re about, and what questions to ask,” she said.

Vaughn said she’s always pleased to see students coming in early to stock up on resumes, and get help with their wardrobe or interviewing skills a few weeks before the fair.

“I have employers who participate in these fairs call me or send me email saying they recognize which job hunters are our students, because of how well prepared they are.”

Vaughn said she sees positive results from the October 14, and will feature the Gryphon Trio, artists-in-residence from the University of Toronto.

All Highlights are due Monday by noon for inclusion in the next issue. Email your event to communitywriter@occc.edu or drop by the Pioneer office located at AH Entry 2 in room 1F2.
Pioneer classified advertising is free to all enrolled OCCC students and employees for any personal classified ad. Ad applications must be submitted with IDs supplied by 5 p.m. Fridays prior to the next publication date. For more information, call the Ad Manager at 405-682-1611, ext. 7674, or email adman@occc.edu.

Classifieds are FREE for OCCC students, faculty, and staff members. To place a classified, email adman@occc.edu.

**FOR SALE:** Canon Rebel T1i DSLR camera. Includes 18-55mm zoom lens w/image stabilization, battery grip, batteries, strap, 4GB SD card. $500. All works well. Great condition. Call 405-833-5260.

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**FOR SALE:** Three young husky/German Shepherd mixes. Two males, one female. Already vaccinated. Nine months old. Call/text: 405-517-4117.

**FOR SALE:** 2010 Dodge Ram 1500 pickup. 14,000 miles, city miles only. Silver color. Tinted rear window. Clean. Like new. Tags current. Email claudette-robertson@occc.edu.

**MUST SELL:** 1995 Vulcan 750 motorcycle. (needs carb repair and more) $1,000. (Includes parts bikes.) Text 405-532-6262 for more information.

**FOR SALE:** 1965 Chevy truck. $4,000 OBO. Rebuilt motor. Runs. Needs painting. Call/text: 405-517-4117 for more info.

**FOR SALE:** 1962 Chevy car. $2,000 OBO. Call/text: 405-517-4117 for more info.

**ROOM FOR RENT:** $450/mo. Bills included. 3-bedroom located near OCCC. Males only. One friendly dog already, no more pets. No smoking preferred. Call/text Reginald at 405-249-4550.

**BABY ITEMS FOR SALE:** Fisher Price infant to toddler blue baby rocker w/activity bar, barely used: $20. Slightly used clean Jumperoo w/accessories: $50. Bright Starts baby activity gym, new: $15. wikitwitwack@yahoo.com.

**FOR SALE:** 1965 Chevy truck. $4,000 OBO. Rebuilt motor. Runs. Needs painting. Call/text: 405-517-4117 for more info.

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The message to parents is clear: Never ever leave a child alone in a car. Not for one minute. The message to auto manufacturers is also clear: Every single car should have the safest switch that must be pulled up to raise the car window. And, just as going down, every car should come with “auto-reverse” mechanisms on all power windows. Power windows have the power to kill.

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